

**Information to identify the case:**

Debtor 1	<u>Michel Pierre</u>	Social Security number or ITIN	xxx-xx-7187
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-24333-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michel Pierre

10/4/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michel Pierre  
 Debtor

Case No. 14-24333-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db #+Michel Pierre, 78 Park Avenue, East Orange, NJ 07017-5246  
 cr +REVERSE MORTGAGE SOLUTIONS, INC, Robertson Anschutz & Schneid, P.L.,  
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 cr +Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave, Suite 100,  
 Boca Raton, FL 33487-2853  
 515000727 BEARDSLEY EMERGENCY ASSOCIATES, Revenue Recovery Corporation, PO Box 50250,  
 Knoxville, TN 37950-0250  
 514914943 +Beardsley Emergency Associates, 66 W. Gilbert St., 2nd Floor, Red Bank, NJ 07701-4947  
 514914941 +Beardsley Emergency Associates, Attn: Revenue Recovery Corp, PO Box 50250,  
 Knoxville, TN 37950-0250  
 514914942 +Beardsley Emergency Associates, Attn: Revenue Recovery Corporation, PO Box 2698,  
 Knoxville, TN 37901-2698  
 514914944 City of East Orange, Tax Collector, City Hall, East Orange, NJ 07019  
 514914945 +City of East Orange, Tax Collector, 44 City Hall Plaza, East Orange, NJ 07018-4502  
 514960061 +Collector of Taxes, 44 City Hall Plaza, East Orange, N.J. 07018-4502  
 514914947 +Diversified Adjustment Services, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549  
 514914948 +Kivitz, McKeever, Lee, PC, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
 514914949 +Maria Desravines, 78 Park Avenue, East Orange, NJ 07017-5246  
 514914950 +Revenue Recovery Corp, PO Box 50250, Knoxville, TN 37950-0250  
 514914951 +Revenue Recovery Corp., 612 South Gay St., 2nd Floor, PO Box 2698,  
 Knoxville, TN 37901-2698  
 514914953 +Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698  
 516522908 +Reverse Mortgage Solution, Inc, 14405 Walters Rd, Ste 200, Houston, TX 77014-1345  
 514914957 #+Reverse Mortgage Solutions, 4800 Riverside Drive, Palm Beach Gardens, FL 33410-4252  
 514914955 +Reverse Mortgage Solutions, Attn: Kivitz, McKeever and Lee, PC, 701 Market St., Ste. 5000,  
 Philadelphia, PA 19106-1541  
 516891689 +Reverse Mortgage Solutions, Inc., Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 514914959 +Sprint, Attn: Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268  
 514914960 +Sprint, PO Box 32145, Minneapolis, MN 55432-0145  
 514914966 +Sprint, PO Box 67071, Baltimore, MD 21215-0006  
 515012736 Sprint Corp. Attn: Bankruptcy Dept, P.O Box 7949, Overland Park, KS 66207-0949

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2019 23:56:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 04 2019 23:56:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514945369 EDI: Q3G.COM Oct 05 2019 03:48:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 514914962 EDI: NEXTEL.COM Oct 05 2019 03:48:00 Sprint, Attn: Diversified Adjustment Service,  
 600 Coon Rapids Blvd, Minneapolis, MN 55413  
 514914958 EDI: NEXTEL.COM Oct 05 2019 03:48:00 Sprint, PO Box 152046, Irving, TX 75015-2046  
 514914965 EDI: NEXTEL.COM Oct 05 2019 03:48:00 Sprint, PO Box 62071, Baltimore, MD 21264  
 514914961 EDI: NEXTEL.COM Oct 05 2019 03:48:00 Sprint, PO Box 740503, Atlanta, GA 30374  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514914946\* +City of East Orange, Tax Collector, 44 City Hall Plaza, East Orange, NJ 07018-4502  
 518464584\* +Michel Pierre, 78 Park Avenue, East Orange, NJ 07017-5246  
 514914952\* +Revenue Recovery Corp., 612 South Gay St., 2nd Floor, PO Box 2698,  
 Knoxville, TN 37901-2698  
 514914954\* +Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698  
 514914963\* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,  
 OVERLAND PARK KS 66207-0949  
 (address filed with court: Sprint, Attn: Diversified Adjustment Service,  
 600 Coon Rapids Blvd, Minneapolis, MN 55413)  
 514914964\* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,  
 OVERLAND PARK KS 66207-0949  
 (address filed with court: Sprint, PO Box 152046, Irving, TX 75015-2046)  
 514914956 ##+Reverse Mortgage Solutions, 2727 Spring Creek Drive, Spring, TX 77373-6130

TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Oct 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Michel Pierre herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Sindi Mncina on behalf of Creditor Reverse Mortgage Solutions, Inc. smncina@rascrane.com  
TOTAL: 8